

Form csnodsc – ntecselsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 17-26772-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Theodore M. Seiden
217 Nathaniel Ave.
Cherry Hill, NJ 08003

Cynthia Seiden
217 Nathaniel Ave.
Cherry Hill, NJ 08003

Social Security No.:

xxx-xx-0956

xxx-xx-9802

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: January 26, 2023

JAN:

Jeanne Naughton
Clerk

In re:
Theodore M. Seiden
Cynthia Seiden
Debtors

Case No. 17-26772-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 26, 2023

User: admin
Form ID: cscnodsc

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Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Theodore M. Seiden, Cynthia Seiden, 217 Nathaniel Ave., Cherry Hill, NJ 08003-1528
517535361	+ BAC BANK OF NY (CWALT 2006-16CB), Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108, (609) 250-0700 (NJ) 08108-2812
517215490	BONY as trustee of CWALT, Inc. ALT Series 2006-16C, Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
517017290	+ New Jersey American Water, 131 Woodcrest Road, PO Box 5079, Cherry Hill, NJ 08034-5079
517017292	Parker McCay P.A., 3 Greentree Centre, 7001 Lincoln Drive West: P.O. Box 974, Attn: Brian Cain, Esquire, Marlton, NJ 08053-0974
517017296	+ SLS Financial, 8742 Lucent Blvd., Suite 300, Littleton, CO 80129-2386
517017295	+ Shellpoint Mortgage Servicing, P.O. Box 1410, Troy, MI 48099-1410
517017298	+ State of New Jersey, Division of Law, 25 Market Street, P.O. Box 119, Trenton, NJ 08625-0119
517017297	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 26 2023 21:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 26 2023 21:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517047264	Email/Text: ebnbankruptcy@ahm.honda.com	Jan 26 2023 21:01:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517017283	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 26 2023 21:09:53	Capital One, P.O. Box 6492, Carol Stream, IL 60197-6492
517017285	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 26 2023 21:01:00	Comenity Bank/HSN, PO Box 182120, Columbus, OH 43218-2120
517028557	Email/Text: mrdiscen@discover.com	Jan 26 2023 21:00:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517017286	Email/Text: mrdiscen@discover.com	Jan 26 2023 21:00:00	Discover Card, PO Box 71084, Charlotte, NC 28272-1084
517041787	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 26 2023 21:00:00	E*Trade Bank, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517017287	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 26 2023 21:00:00	Internal Revenue Service, Department of the Treasury, P.O. Box 9019, Holtsville, NY 11742-9019
517017284	Email/PDF: ais.chase.ebn@aisinfo.com		

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		Jan 26 2023 21:10:05	Chase, Cardmember Service, P.O. Box 1423, Charlotte, NC 28201
517017291	+ Email/Text: bnc@nordstrom.com	Jan 26 2023 21:00:28	Nordstrom, P.O. Box 79139, Phoenix, AZ 85062-9139
517132163	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jan 26 2023 21:01:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517158492	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 26 2023 21:09:57	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517017293	^ MEBN	Jan 26 2023 20:55:21	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
517399169	+ Email/Text: bankruptcy@pseg.com	Jan 26 2023 21:00:00	PSE&G, PO Box 490, Cranford NJ 07016-0490
517017294	Email/PDF: gecsed@recoverycorp.com	Jan 26 2023 21:10:08	Qcard/Synchrony Bank, P.O. Box 530905, Atlanta, GA 30353-0905
517191854	Email/Text: bnc-quantum@quantum3group.com	Jan 26 2023 21:01:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517017299	Email/PDF: gecsed@recoverycorp.com	Jan 26 2023 21:10:19	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
517020207	+ Email/PDF: gecsed@recoverycorp.com	Jan 26 2023 21:09:55	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517017300	Email/Text: bankruptcy@td.com	Jan 26 2023 21:01:00	TD Bank, P.O. Box 84037, Columbus, GA 31908-4037
517017289	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 26 2023 21:00:00	Lexus Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
517047399	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 26 2023 21:00:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517017301	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 26 2023 21:00:00	Toyota Motor Credit Corp., 240 Gibraltar Road, Suite 260, Horsham, PA 19044-2387
517086116	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 26 2023 21:00:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517122277	+ Email/PDF: ebn_ais@aisinfo.com	Jan 26 2023 21:09:57	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517017288	##+	KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2023 at the address(es) listed below:

Name	Email Address
Andrew B. Finberg	on behalf of Debtor Theodore M. Seiden andy@sjbankruptcyllaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Andrew B. Finberg	on behalf of Joint Debtor Cynthia Seiden andy@sjbankruptcyllaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Angela Catherine Pattison	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for The Bank of New York Mellon f/k/a The Bank of New York as Trustee for the Certificateholders CWALT Inc., Alternative Loan Trust 2006-16C apattison@hillwallack.com, apattison@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for The Bank of New York Mellon f/k/a The Bank of New York as Trustee for the Certificateholders CWALT Inc., Alternative Loan Trust 2006-16C eholdren@hillwallack.com, jhanley@hillwallack.com;hwbnkj@hillwallack.com;eholdren@ecf.courtdrive.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor BAC BANK OF NY (CWALT 2006-16CB) kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9